

Credit Card Disclosures

Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, please refer to your Cardmember Agreement for additional information.

¹ You will earn 1.5 Rewards Points per \$1 in eligible net purchases (net purchases are purchases minus credits and returns). Not all transactions are considered to be Purchases and eligible to earn Rewards Points, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. You may not redeem Rewards Points, and you will immediately lose all of your Rewards Points, if your account is closed to future transactions (including, but not limited to, due to program misuse, failure to pay, bankruptcy, or death), unless otherwise required by law. Rewards Points that are earned through the use of the account but not redeemed will expire and be forfeited five (5) years from the date the earned Rewards Points post to your Rewards account, unless otherwise required by law. Rewards Points will be redeemed and expired on a first-in, first-out basis. Refer to your Rewards Program Terms and Conditions located at ameriprise.com/rewards-terms-and-conditions for additional information.

² If you choose to redeem your earned Rewards Points for cash back into an Eligible Ameriprise Account, you will receive 25% more cash back value per Rewards Point than if you redeem for statement credit.

Statement Credit: When you redeem your earned Rewards Points for statement credit, 1 Rewards Point is worth \$0.01. Redemption minimum starts at 10,000 Rewards Points. Redemptions over 10,000 Rewards Points must be made in increments of 100 Rewards Points. 10,000 Rewards Points are worth \$100; 30,000 Rewards Points are worth \$300 when redeemed for statement credit.

Cash back into an Eligible Ameriprise Account: When you redeem your earned Rewards Points for cash back into an Eligible Ameriprise Account, 1 Rewards Point is worth \$0.0125. Redemptions occur in 30,000 Rewards Points increments. With the 25% additional cash value when redeemed into an Eligible Ameriprise Account, 30,000 Rewards Points are worth \$375. Eligible Ameriprise accounts include eligible open and active **Ameriprise® Active Portfolios** investments, **Ameriprise® Strategic Portfolio Services (SPS) Advantage** account, **Ameriprise ONE® Financial Account**, **Ameriprise® Brokerage** account and **Ameriprise® Cash Reserve Certificate** account (each "Ameriprise Account") held individually, jointly or by revocable living trust within Ameriprise rewards account holder's primary household group (each "Eligible Ameriprise Account"). Ameriprise Accounts held by any corporation, partnership, irrevocable trust and other entity type as well as any Individual Retirement Account, other retirement plan and 529 plan are not eligible for this cash back redemption option. The list of Eligible Ameriprise Account and ownership types may change at any time in our sole discretion without notice, unless otherwise required by law. For details, please see Ameriprise Rewards Program Terms and Conditions available at ameriprise.com/rewards-terms-and-conditions.

The redemption value is different if you choose to redeem your Rewards Points for rewards other than cash back such as gift cards, merchandise, and travel options. Reward Points redemption minimums as well as other restrictions may apply. Full details appear in the Rewards Program Terms and Conditions located at ameriprise.com/rewards-terms-and-conditions.

³ Eligible Ameriprise accounts include eligible open and active **Ameriprise® Active Portfolios** investments, **Ameriprise® Strategic Portfolio Services (SPS) Advantage** account, **Ameriprise ONE® Financial Account**, **Ameriprise® Brokerage** account and **Ameriprise® Cash Reserve Certificate** account (each "Ameriprise Account") held individually, jointly or by revocable living trust within Ameriprise rewards account holder's primary household group (each "Eligible Ameriprise Account"). Ameriprise Accounts held by any corporation, partnership, irrevocable trust and other entity type as well as any Individual Retirement Account, other retirement plan and 529 plan are not eligible for this cash back redemption option. The list of Eligible

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Ameriprise Bank, FSB administers all operational aspects of the Rewards Program. Please visit ameriprise.com/rewards-terms-and-conditions for the Ameriprise Reward Program Terms and Conditions details. Offers are subject to change.

You may not use your **Ameriprise[®] Visa Signature[®]** or **Ameriprise[®] Premier Visa Signature[®]** card account (including, but not limited to, the use of convenience checks and cash advances drawn on your credit card account) to purchase investments or securities.

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